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<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Combined Insurance Company of America
<b>TOI/Sub-TOI:</b>	LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other		
<b>Product Name:</b>	2017 LTC Replacement and Lapse Report		
<b>Project Name/Number:</b>	/		

## Filing at a Glance

Company:	Combined Insurance Company of America
Product Name:	2017 LTC Replacement and Lapse Report
State:	District of Columbia
TOI:	LTC06 Long Term Care - Other
Sub-TOI:	LTC06.000 Long Term Care - Other
Filing Type:	Form
Date Submitted:	05/04/2018
SERFF Tr Num:	ACEH-131487807
SERFF Status:	Closed-APPROVED
State Tr Num:	
State Status:	
Co Tr Num:	

Implementation	On Approval
Date Requested:	
Author(s):	Nancy Sieder
Reviewer(s):	Colin Johnson (primary)
Disposition Date:	05/07/2018
Disposition Status:	APPROVED
Implementation Date:	05/07/2018

**State:** District of Columbia  
**TOI/Sub-TOI:** LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
**Product Name:** 2017 LTC Replacement and Lapse Report  
**Project Name/Number:** /

**Filing Company:** Combined Insurance Company of America

## General Information

Project Name: Status of Filing in Domicile: Pending  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Informational Domicile Status Comments: Illinois is the domicile state. Illinois requires that the LTC Replacement and Lapse Report form be mailed to the Illinois Department of Insurance by June 30, 2018. Combined Insurance's form was mailed to the Illinois Department of Insurance on April 18, 2018.  
Explanation for Combination/Other: Market Type: Group  
Submission Type: New Submission Group Market Size: Small and Large  
Group Market Type: Employer, Association Overall Rate Impact:  
Filing Status Changed: 05/07/2018  
State Status Changed: Deemer Date:  
Created By: Nancy Sieder Submitted By: Nancy Sieder  
Corresponding Filing Tracking Number:

### Filing Description:

Attached please find Combined Insurance Company of America's Long Term Care Replacement and Lapse Reporting Form for 2017. The information being provided represents 2017 replacement and lapse activity for Acceleration of Death Benefit for Long Term Care riders attached to Lifetime Benefit Term group life certificates sold by Combined Insurance in the District of Columbia.

## Company and Contact

### Filing Contact Information

Nancy Sieder, Paralegal nancy.sieder@combined.com  
Combined Insurance Company 872-304-6217 [Phone]  
8750 W Bryn Mawr Avenue 872-304-6003 [FAX]  
7th Floor  
Chicago, IL 60631

### Filing Company Information

Combined Insurance Company of America  
8750 W Bryn Mawr Avenue  
7th Floor  
Chicago, IL 60631  
(872) 304-6223 ext. [Phone]

CoCode: 62146  
Group Code: 626  
Group Name: Chubb  
FEIN Number: 36-2136262

State of Domicile: Illinois  
Company Type: A&H  
State ID Number:

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:

<b>SERFF Tracking #:</b>	ACEH-131487807	<b>State Tracking #:</b>	<b>Company Tracking #:</b>
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Colin Johnson	05/07/2018	05/07/2018

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## Disposition

Disposition Date: 05/07/2018

Implementation Date: 05/07/2018

Status: APPROVED

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	2017 Long Term Care Replacement and Lapse Report and cover letter	APPROVED	Yes

<b>SERFF Tracking #:</b>	ACEH-131487807	<b>State Tracking #:</b>	<b>Company Tracking #:</b>
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## Supporting Document Schedules

<b>Satisfied - Item:</b>	2017 Long Term Care Replacement and Lapse Report and cover letter
<b>Comments:</b>	Attached is Combined Insurance Company of America's 2017 Long Term Care Replacement and Lapse Report and an explanatory cover letter.
<b>Attachment(s):</b>	DC 2017 Replacement Lapse Cover letter.pdf District of Columbia 2017 Replacement Lapse Report form.pdf
<b>Item Status:</b>	APPROVED
<b>Status Date:</b>	05/07/2018



April 23, 2018

FILED VIA SERFF

The Honorable Stephen C. Taylor  
Commissioner of Insurance  
District of Columbia Department of Insurance  
810 First Street, N.E.  
Suite 701  
Washington, D.C. 20002

**RE: Long Term Care Replacement Reporting Form  
Combined Insurance Company of America ("CICA"), NAIC # 62146**

Dear Commissioner Taylor:

Enclosed please find CICA's Long Term Care Replacement and Lapse Reporting Form for 2017. The information being provided represents 2017 replacement and lapse activity for Acceleration of Death Benefit for Long Term Care riders attached to Lifetime Benefit term group life certificates sold by CICA, which have members who are residents of the District of Columbia.

Please contact me at 872.304.6217 or email [nancy.sieder@combined.com](mailto:nancy.sieder@combined.com) should you have any questions.

Sincerely,

A handwritten signature in dark ink, appearing to read "Nancy Sieder".

Nancy Sieder

## Replacement and Lapse Reporting Form

For the State of: District of Columbia

For the Reporting Year of: 2017

Company Name: Combined Insurance Company of America

Due: June 30 annually

Company Address: 8750 W. Bryn Mawr Avenue, Chicago, IL 60631

Company NAIC Number: 62146

Contact Person: Nancy Sieder

Phone Number: (800) 225-4500

### Instructions:

The purpose of this form is to report on statewide basis information regarding long-term care insurance policy replacements and lapses. Specifically, every insurer shall maintain records for each agent on that agent's amount of long-term care insurance replacement sales as a percent of the agent's total annual sales and the amount of lapses of long-term care insurance policies sold by the agent as a percent of the agent's total annual sales. The tables below should be used to report the ten percent (10%) of the insurer's agents with the greatest percentages of replacements and lapses.

### Listing of the 10% of Agents with the Greatest Percentage of Replacements:

Agent's Name	Number of Policies Sold by This Agent	Number of Policies Replaced by This Agent	Number of Replace Number Sold By This Agent
N/A	0	0	0

### Listing of the 10% of Agents with the Greatest Percentage of Lapses:

Agent's Name	Number of Policies Sold by This Agent	Number of Policies Lapsed by This Agent	Number of Lapses and Number Sold By This Agent
Gallagher Benefit Services	3	14	0.214

### Company Totals:

Percentage of Replacement Policies Sold to Total Annual Sales 0%

Percentage of Replacement Policies Sold to Policies in Force (as of the end of the preceding calendar year) 0%

Percentage of Lapsed Policies to Total Annual Sales 0.285%

Percentage of Lapsed Policies to Policies in Force (as of the end of the preceding calendar year) 0.225%